

NOV 10 2005

Application Ser. No. 09/607,747

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Shao, et al

Docket No.: ISAA0050

Serial No. : 09/607,747

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt
Historical Information and Account Events

Date: 10 November 2005

MAIL STOP - AMENDMENT

Commissioner for Patents

PO BOX 1450

Alexandria VA 22313-1450

AMENDMENT IN RESPONSE TO OFFICE ACTION

Sir:

This is in response to the Office Action, which was mailed to Applicant on 13 July 2005 for the above-identified patent application.

Listing of the Claims begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

The Commissioner is authorized to charge \$120 for an extension of one month, and any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.